

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Rosemary Nora Tonkinson  
 Debtor

Case No. 17-12317-ref  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 37

Date Rcvd: Jul 14, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 16, 2017.

db +Rosemary Nora Tonkinson, 74 Winchester Court, Reading, PA 19606-9511  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 13894237 Amity Township, 2004 Weavertown Road, Douglassville, PA 19518-8971  
 13894240 +Collection Specialists, 335 Gordon Dr, Exton, PA 19341-1201  
 13894246 +Earth Star Mortgage, 466 2nd Street Pike, Southampton, PA 18966-3803  
 13894249 +Keystone Col, 220 North Duke Str, Lancaster, PA 17602-2710  
 13894251 ++METROPOLITAN EDISON COMPANY, BANKRUPTCY DEPARTMENT, 331 NEWMAN SPRINGS ROAD, BUILDING 3,  
 RED BANK NJ 07701-5688  
 (address filed with court: Met-Ed, POB 16001, Reading, PA 19612-6001)  
 13894250 +Mathew Kessler, Esquire, 1008 Benjamin Franklin Highway West, Lower Level,  
 Douglassville, PA 19518-1035  
 13894252 +Midland Credit Management, Inc, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709  
 13894253 +Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709  
 13894254 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage Ll, 350 Highland Dr, Lewisville, TX 75067)  
 13912663 +Nationstar Mortgage LLC, c/o Matteo S. Weiner, Esq., 701 Market Street, Ste 5000,  
 Philadelphia, PA 19106-1541  
 13894256 +Peter Dolan, Esquire, Dolan Law Group, 1800 E High Street, Suite 150,  
 Pottstown, PA 19464-3227  
 13894260 +Torres Credit Srv, 27 Fairview, Carlisle, PA 17015-3200  
 13894261 +Udren Law Offices, PC, 111 Woodcrest Road, Suite 200, Cherry Hill, NJ 08003-3620

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QLEFELDMAN.COM Jul 15 2017 01:33:00 LYNN E. FELDMAN, Feldman Law Offices PC,  
 221 N. Cedar Crest Blvd., Allentown, PA 18104-4603  
 smg +E-mail/Text: robertsl2@dnb.com Jul 15 2017 01:41:09 Dun & Bradstreet, INC,  
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 15 2017 01:40:33  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 15 2017 01:41:18 U.S. Attorney Office,  
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13894238 +E-mail/Text: pprice@arbrecovey.com Jul 15 2017 01:41:08 Arcadia Recovery Burea,  
 645 Penn St, Reading, PA 19601-3543  
 13894239 +E-mail/Text: banko@berkscredit.com Jul 15 2017 01:40:13 Berks Credit & Coll,  
 900 Corporate Dr, Reading, PA 19605-3340  
 13894241 +EDI: WFNBN.COM Jul 15 2017 01:33:00 Comenity Capital/hsn, 995 W 122nd Ave,  
 Westminster, CO 80234-3417  
 13894242 +EDI: RCSFNBMARIN.COM Jul 15 2017 01:33:00 Credit One Bank Na, Po Box 98875,  
 Las Vegas, NV 89193-8875  
 13894243 +EDI: CREDPROT.COM Jul 15 2017 01:33:00 Credit Protection Asso, 13355 Noel Rd Ste 2100,  
 Dallas, TX 75240-6837  
 13894244 +EDI: NAVIENTFKASMDOE.COM Jul 15 2017 01:34:00 Dept Of Ed/navient, Po Box 9635,  
 Wilkes Barre, PA 18773-9635  
 13894245 +EDI: TSYS2.COM Jul 15 2017 01:33:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999  
 13894247 +E-mail/Text: Bankruptcy@FCScollects.com Jul 15 2017 01:42:08 First Collection Services,  
 10925 Otter Creek E Blvd, Mabelvale, AR 72103-1661  
 13894248 EDI: IRS.COM Jul 15 2017 01:34:00 Internal Revenue Service, POB 7346,  
 Philadelphia, PA 19101-7346  
 13894255 +E-mail/Text: csc.bankruptcy@amwater.com Jul 15 2017 01:42:07 Pennsylvania American Water,  
 POB 578, Alton, IL 62002-0578  
 13894257 +E-mail/Text: Supportservices@receivablesperformance.com Jul 15 2017 01:42:04  
 Receivables Performanc, 20816 44th Ave W, Lynnwood, WA 98036-7744  
 13894258 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Jul 15 2017 01:50:44 Regional Acceptance Co,  
 304 Kellm Road, Virginia Beach, VA 23462-2712  
 13894634 +EDI: RMSC.COM Jul 15 2017 01:34:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 13894259 EDI: WTRNBANK.COM Jul 15 2017 01:33:00 Target Corporation Recovery Services, POB 673,  
 Minneapolis, MN 55440-0673  
 13894262 +EDI: WFFC.COM Jul 15 2017 01:33:00 Wfds, Po Box 1697, Winterville, NC 28590-1697

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 16, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 13, 2017 at the address(es) listed below:

LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ecf.epiqsystems.com  
MATTEO SAMUEL WEINER on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com  
MICHELE PEREZ CAPILATO on behalf of Debtor Rosemary Nora Tonkinson perezcapilatolaw@yahoo.com,  
michelecapilatolaw@gmail.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1	<u>Rosemary Nora Tonkinson</u>	Social Security number or ITIN	<b>xxx-xx-7556</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>17-12317-ref</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Rosemary Nora Tonkinson  
aka Rose N Tonkinson, fka Rosemary N Ancona

7/13/17

**By the court:** Richard E. Fehling  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**